

Agency Wellness Champions Meeting
Tuesday, Jun 28, 2011
1:30 pm-3:00 pm
Retirement Systems

Members Present:

Kim Engwer-Moylan (MDH)
Sande O'Bryant (ADM)
Linda Feltes (MMB)
Chris Barth (DOC)
Sandy Stolt (PERA)

Janice Jones (MDH)
Sally Kupferschmidt (MSRS)
Tony Becker (MDA)
Carol Diedrich (TRA)
Joanne Prillaman (Tax Court)

Jennifer Romero (Lottery)
Colleen Siegel (MMB)
Julie Joyce (PERA)

Presenters:

Pat Segar (Lutheran Social Services)
Tina Jones (Hiway Federal Credit Union)

Welcome (Sandy and Sally)

Updates

Tony Becker – Their agency has not been involved in too many activities at this point but instead have been focusing on the shutdown. He said his department is not sure if they will be shutting down—they have not received layoff notices (yet) but will know definitely July 1.

Jennifer Romero - New representative from Lottery.

Colleen Segal – Nothing new to report.

Sande O'Brien – Nothing new to report.

Joanne Prillaman – Their wellness committee has been meeting without her which she is very pleased due to her schedule, and she lets them know that they can contact her when needed---they came up with a farmer's market trip that they set up each week.

Linda Feltes –JourneyWell group coaching program on hold

The State Capitol Run at Work Day is going to be small event this year, i.e. email invite to former participants to meet for a run or walk. No coordinator stepped forward and shutdown required it to be slimmed down.

She invites any of the committee members to train to become leaders for the Arthritis Foundation Exercise Program. After the full day training, in St. Paul on October 21, you will be trained to lead the Arthritis Foundation Exercise Program, an 8 week class which would fit well into a workplace or community setting. Plus, the exercises you learn are appropriate for any audience; they can be used in stretch breaks, etc. Training is free, paid for by the Centers for Disease Control. If interested, contact Linda or you may contact the Arthritis Foundation directly: 651-644-4108.

Sandy Stolt – They are almost complete with the annual fitness event which this year is called "Tour de Towne." She explained that it involves visiting four unannounced (mystery) hiking/walking places in St. Paul, one to be visited each week, with a clue given at the end of each week to the place they must visit the next week. After they do, they receive a chance to win a little prize and a letter which, at the end of the event, can be unscrambled to create a secret fitness word. There are 13 teams signed up.

Sally Kupferschmidt – The Retirement Systems event involved a “kickoff” during the first walk, which was sent to all employees in the building (including SOS & SBI). Leader support was shown by four executive directors from PERA, MSRS, TRA, SBI. Yogurt parfaits, popcorn purchased from the Services for the Blind’s snack bar, and water were provided by the directors and a small prize given away if they signed up to be on a team.

Carol Diedrich – She works for Teachers Retirement Association and is on the same Safety & Wellness Committee as Sandy & Sally, and participates in the organizing of the events in the building.

Kim Engwer-Moylan and Janice Jones – They have a calendar displayed of the events for each month. They announced to their employees the food vendor trucks that are located near the Capitol grounds usually once a week on Wednesdays.

Chris Barth – He said they have posted the MyPlate 2010 Dietary Guidelines for Americans on their intranet. Also, DOC HR offices initiated a monthly newsletter which provides much of the health resources sent out via Work Well, etc. He said he has had discussions with Linda about interrelationships with environmental issues, as well as wellness and safety issues. At Chris’s facility, the wellness, safety and environment committees have combined into one committee. This saves time in meetings and brings a breadth of issues and new participants to the meetings. Personally, completed a mountain bike race which was fun and hilly☺

Survival Budgeting: Living on Reduced Spending (Tina Jones & Pat Segar)

Tina Jones from the Hiway Credit Union highlighted information on the services they will be able to provide to State employees if the State government shutdown were to happen. For example, those who have vehicle loans will be allowed to skip their July payment and make it up at a later date after the “lights are turned on.” On behalf of the credit union, she introduced Pat Segar from the Lutheran Social Services (LSS).

Pat brought us good information about LSS financial counseling services available to State employees and that they are ready for the plethora of individuals the shutdown may bring to them. Their services are free and are available over the phone, in person, or online. (Long-term visits will incur small fees.) She pointed out that there are many financial counseling scam artists out there and to make sure to check into their credentials before giving them money. She discussed the importance of budgeting and creating a spending plan. She discussed their services with respect to managing debt and credit while on a reduced income. She distributed handouts on prioritizing bills and reducing expenses. She encouraged all of us to let our co-workers know about their services, and also to focus on the issues they can control which is their own health and wellness. (Please see handouts reproduced at the end of these minutes.)

LSS can provide financial assistance statewide. Also, they are available to speak at your meetings. Contact information for both Tina at Hiway and Pat at LSS is available on the Work Well website.

Linda noted that State employees also have the Employee Assistance Program to call upon for counseling.

Energy Break

Julie Joyce from PERA provided the energy break.

Updates – (continued)

Linda Feltes - said that her agency has asked everyone to focus on the “Be Ready” information and that it should be shared in a thoughtful and understanding manner. In response to a question if the information provided today is approved documents, she said that the only approved information for dealing with employees affected by the shutdown is the www.bereadyMN.com.

There was brief discussion about the shutdown affecting the various agencies.

Next Meeting

Tuesday, July 26 1:30-3:00

Linda noted that the next few meetings will be held in the Veterans Services Building. She stated that Brenda Normal, the Workforce Planning Director, will be at our next meeting to discuss ways to work with senior leadership.

LSS FINANCIAL COUNSELING SERVICE

Can't Pay All Your Bills This Month? PRIORITIZE

If income is less than your monthly expenses, it is important to focus on paying the basic necessities of life and to prioritize and reduce all unnecessary spending immediately. It is suggested to prioritize expenses in the following order:

1. Mortgage or Rent

Pay the housing costs first so you don't end up in foreclosure on your home mortgage or get a rental eviction. Paying homeowner's insurance, association fees, and property taxes are also requirements of keeping a home loan out of default. Renters are not required to purchase renter's insurance to avoid eviction.

2. Utilities

Pay heat, electric and water bills to prevent shut-off. Other utilities such as the land line telephone, cable/satellite television, cell phone service, internet, and storage units are not considered essential utilities. Cancel all unnecessary services, and then after the financial crisis has passed, you can contact these providers to set up payment arrangements.

3. Food

Basic groceries purchases are an essential expense in order to stay healthy. Meal planning is recommended *before* going to the grocery store. Write down which food items are needed and then stick to your shopping list. Eating less at restaurants and fast food places will also instantly save on the food bill.

4. Healthcare

On-going doctor visits or prescriptions to treat medical problems are priorities to pay. Call the provider to ask if the medical facility has any special programs to help reduce your bill. If you have past medical bills, you can contact providers to set up payment arrangements after the financial crisis has passed.

5. Insurance Premiums

Medical insurance and automobile liability insurance premiums are basic expenses to pay. Having this coverage may help you avoid a potential financial crisis in case of illness or injury. If you have a vehicle loan, automobile collision and comprehensive insurance are important, but in most states if your vehicle is paid in full you are only required to have liability coverage.

6. Secured Debts

To avoid repossession, payments need to be made on loans that have collateral securing the loan, such as a vehicle or other asset. If you have a good payment history, ask the lender if you can skip a month, pay interest only for a month, or add a payment or two on the end of the loan.

7. Unsecured Debt

Credit cards, old medical bills, and book clubs are examples of unsecured debts, as they do not have collateral against them. If you have run out of money, you may need to wait before contacting unsecured creditors about payment arrangements, at least until after your finances have improved. It is generally not recommended to give creditors/collectors your bank account number or post-dated checks; or to send cash in the mail if you do make attempts to pay.

Update 7/14/09

LSS Financial Counseling Service www.lssmn.org/debt

800 528 2926
1-888-577-2227



Ideas to Reduce Expenses

Reducing expenses can be a way to help you live within your income, save money, and be better able to pay for more important things. Here are some suggestions to consider:

Housing

- Find room mates and share the mortgage or rent payments along with splitting utility expenses
- Offer to manage the building or do mowing/shoveling in exchange for reduced rent
- Move in with relatives for inexpensive rent, offer to cook or do other chores to help out

Utilities

- Hang-dry clothes to avoid dryer costs
- Turn off lights and electronics when you leave the room
- Pull the shades and use fans instead of air conditioning
- Call your energy company and have an energy audit to learn about ways to save energy
- Review your telephone bill and make sure all of the calling features and service tiers that you pay for are being used and needed
- Consider your telephone usage and drop the land line or cell phone rather than having both
- Reduce cable/satellite television programming levels, consider combining television, internet, and phone bills with a package offer, or cancel cable/satellite television and radio service entirely
- Cancel your internet service and access it at the library, a friend's home, or at work during breaks

Food

- Plan your meals before you go to the store, review sales ads, clip coupons, take a shopping list
- Cook extra portions and freeze them for a quick meal when you don't feel like cooking, or for the next day's school or work lunch
- Eat nutritious meals rather than expensive snacks, drink water rather than soda
- Spend less in restaurants and eat during the days and hours lunch/dinner specials are offered
- Keep an emergency stash of food at the office in case you forget a lunch or need a snack

Healthcare

- Maximize your wellness by eating well, exercising, and getting enough sleep
- Ask your doctor if samples are available and to prescribe generic drugs, then buy a 90-day supply
- Ask about availability of medication discount programs with your doctor, pharmacist and drug manufacturers
- Look for free or reduced-fee medical, dental, and therapy clinics in your area, including post secondary vocational schools that offer services by students in training programs

Child Related

- Ask family or a neighbor to provide daycare for your children or exchange daycare services with another household
- Have older children pay some or all of their own non essential expenses such as cell phone, vehicle gas, insurance & repair, recreational activities, etc
- Contact the school to see if your child might qualify for free or reduced school lunches and after-school activities

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Ideas to Reduce Expenses

Transportation

- Take the bus or organize a car pool for long trips, walk or ride a bicycle for short trips
- Start comparing gas prices when your vehicle's tank is half full
- Save on gas and time by making a list of errands, then combine trips into one rather than several
- Review insurance coverage and cost, ask about discounts for having: multiple vehicles or a combined home/auto policy, a good driving record, teen drivers with high grade point averages, or low annual miles driven; plus the higher your deductibles, the lower your premiums

Clothing

- Clothing tends go on sale after major national holidays in May, July, and November & December
- Make a list of clothing or accessory purchases needed and then watch for sales
- Avoid buying clothes that are dry clean only or need special treatment
- Buying at consignment shops, thrift stores, and yard sales can help you save money
- Sell clothes you don't wear anymore or exchange good condition clothing with family or friends
- Donate used items and clothing to a non profit organization and then ask for a receipt if you itemize tax deductions at the end of the year

Personal Care

- Stock up on non-perishable personal care items when on sale such as toiletries and tissues
- Read ingredient labels and consider the purchase of generic products instead of name brands
- Choose a hairstyle that is easy to maintain yourself, color your own hair, cut or trim your own and family members' hair
- Exchange manicure/pedicure services with a friend to save you both money

Gifts and Donations

- Instead of spending money on costly gifts consider sharing your time and talent or create coupons for personal services such as house cleaning, baby sitting, and home cooked meals
- Draw names for holiday gift giving instead of buying a separate present for everyone
- Plan ahead and look for sales well in advance of each celebration
- Consider giving one present to the whole family, rather than individual gifts to each member
- Instead of making monetary donations consider volunteering your time or donating items

Recreation

- Check it out and use the library for books, magazines, movies, music and internet access
- Community park and recreation departments may offer free or low cost community activities
- Have a picnic in your back yard, in the community park or local nature center
- Entertain by renting a movie and making snacks, or getting friends together for a game night
- Enjoy nature and the outdoors through bird watching, take a walk, ride a bike, swim, etc

Financial Institutions and Lending

- Know what the best deals are by comparing rates and terms on all loans you may be considering including mortgages, new and used vehicle loans, personal loans, and credit card offers
- Reduce total finance costs and the time it takes to pay debt balances off by sending more than the minimum payments due plus avoid late fees by sending funds two weeks before the due date
- Consider refinancing an existing loan if the interest rate has gone down one to two percent from what you currently pay
- Compare services and fees for check printing, overdraft protection, ATM transactions, etc
- Sign up for online bill paying or automatic payments from checking/savings accounts to reduce postage costs

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LSS FINANCIAL COUNSELING SERVICE

Monthly Expenses

Estimate your monthly expenses or track your spending with the Weekly Spending Tracker. To calculate periodic expenses, estimate cost and divide by the number of months covered. Make sure to exclude payroll deductions such as insurance, child care, or transportation benefits & reimbursements. Net income is your take-home pay.

Housing	Current	Revised	Child Related	Current	Revised
Rent			Daycare		
First Mortgage			Babysitting		
Second Mortgage			Allowance		
Third Mortgage			Diapers		
Association Dues			Child Support		
Property Taxes			Activities		
Lot Rent					
Home/Renters Insurance			Installment Loans	Current	Revised
Home Maintenance			Car Payment #1		
			Car Payment #2		
Utilities	Current	Revised	Student Loan		
Electric/Gas/Oil			Cosigned Loan		
Water/Sewer			Other Debts / Creditors		
Garbage/Recycling			Other Loans		
Telephone			Income Taxes (owed)		
Pager/Cellular Phone					
Other Utility			Education	Current	Revised
Automobile	Current	Revised	Tuition		
Auto Gasoline			Books		
Auto Maintenance			Supplies		
Auto Registration/Taxes					
Parking/Bus Pass/Train			Leisure/Charitable	Current	Revised
Food	Current	Revised	Gifts/Holidays		
Groceries			Newspaper		
Dining Out			Travel		
Food At Work			Alcohol/Tobacco		
School Lunches			Cable TV		
Clothing	Current	Revised	Internet Service		
Clothing			Other Entertainment		
Insurance	Current	Revised	Tithe/Donations		
Automotive Insurance					
Medical Insurance			Job Related Expenses	Current	Revised
Life Insurance			Tools		
Healthcare	Current	Revised	Work Clothes		
Doctor Visits					
Dentist Visits			Miscellaneous	Current	Revised
Optical			Laundry/Dry Cleaning		
Prescriptions			Home Cleaning		
Other-Medical			Personal Care		
Subtotal Column 1			Pet Expense		
			Postage		
			Bank charges		
			Other Miscellaneous		
			Savings		
			Subtotal Column 2		
			Subtotal Column 1		
			Total		
			Net Monthly Income		
			Income minus Total		

LSS Financial Counseling Service www.lssmn.org/debt 1-888-577-2227



LSS FINANCIAL COUNSELING SERVICE

Weekly Spending Tracker

Each day for a week, write down what you spend. Add it up at the end of the week. Complete this for 4 weeks and add the total to your Monthly Expense sheet. You can add multiple expenses on each line.

Housing		Weekly Total
Home Maintenance		
Other Utility		
Automobile		Weekly Total
Auto Gasoline		
Auto Maintenance		
Parking/Bus Pass/Train		
Food		Weekly Total
Groceries		
Dining Out		
Food At Work		
School Lunches		
Clothing		Weekly Total
Clothing		
Healthcare		Weekly Total
Doctor Visits		
Dentist Visits		
Optical		
Prescriptions		
Other-Medical		
Child Related		Weekly Total
Babysitting		
Allowance		
Diapers		
Activities		
Education		Weekly Total
Tuition		
Books		
Supplies		
Leisure/Charitable		Weekly Total
Gifts/Holidays		
Newspaper		
Travel		
Alcohol/Tobacco		
Other Entertainment		
Tithe/Donations		
Job Related		Weekly Total
Tools / Work Clothes		
Miscellaneous		Weekly Total
Laundry/Dry Cleaning		
Home Cleaning		
Personal Care		
Pet Expense		
Postage		
Other Miscellaneous		

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